

United States Bankruptcy Court  
Northern District of California

## Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): <b>El Camino Charter Lines, Inc.</b>		Name of Joint Debtor (Spouse) (Last, First, Middle):																															
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																															
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN(if more than one, state all): <b>94-1525106</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN(if more than one, state all):																															
Street Address of Debtor (No. & Street, City, and State): <b>214 Shaw Road, Suite T South San Francisco, CA</b>		Street Address of Joint Debtor (No. & Street, City, and State):																															
ZIP CODE <b>94080</b>		ZIP CODE																															
County of Residence or of the Principal Place of Business: <b>San Mateo</b>		County of Residence or of the Principal Place of Business:																															
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																															
ZIP CODE		ZIP CODE																															
Location of Principal Assets of Business Debtor (if different from street address above): <b>214 Shaw Road, Suite T, South San Francisco, CA</b> ZIP CODE <b>94080</b>																																	
<b>Type of Debtor</b> (Form of Organization) (Check one box.)	<b>Nature of Business</b> (Check one box)		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)																														
	<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other																																
<b>Filing Fee</b> (Check one box)	<b>Tax-Exempt Entity</b> (Check box, if applicable)		<b>Nature of Debts</b> (Check one box)																														
	<input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code.)																																
<input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> <b>Check one box:</b> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 ( <i>amount subject to adjustment on 4/01/13 and every three years thereafter</i> ). <b>Check all applicable boxes</b> <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																															
<b>Statistical/Administrative Information</b>		<b>THIS SPACE IS FOR COURT USE ONLY</b>																															
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																																	
<b>Estimated Number of Creditors</b> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><input checked="" type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> </tr> <tr> <td>1-</td> <td>50-</td> <td>100-</td> <td>200-</td> <td>1,000-</td> <td>5,001-</td> <td>10,001-</td> <td>25,001-</td> <td>50,001-</td> <td>Over</td> </tr> <tr> <td>49</td> <td>99</td> <td>199</td> <td>999</td> <td>5,000</td> <td>10,000</td> <td>25,000</td> <td>50,000</td> <td>100,000</td> <td>100,000</td> </tr> </table>				<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-	50-	100-	200-	1,000-	5,001-	10,001-	25,001-	50,001-	Over	49	99	199	999	5,000	10,000	25,000	50,000	100,000	100,000
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<b>Voluntary Petition</b> (This page must be completed and filed in every case)		Name of Debtor(s): <b>El Camino Charter Lines, Inc.</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet.)			
Location Where Filed: <b>NONE</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>NONE</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>X Not Applicable</b> Signature of Attorney for Debtor(s) _____ Date _____	
<b>Exhibit C</b>			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
<b>Exhibit D</b>			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.			
If this is a joint petition:			
<input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.  <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).			
(Name of landlord that obtained judgment) _____			
(Address of landlord) _____			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and  <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.  <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

<b>Voluntary Petition</b> (This page must be completed and filed in every case)		Name of Debtor(s): <b>El Camino Charter Lines, Inc.</b>
<b>Signatures</b>		
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X Not Applicable</b></p> <p>Signature of Debtor</p> <p><b>X Not Applicable</b></p> <p>Signature of Joint Debtor</p> <p>Telephone Number (If not represented by attorney)</p> <p>Date</p>		<b>Signature of a Foreign Representative</b> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only <b>one</b> box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p><b>X Not Applicable</b></p> <p>(Signature of Foreign Representative)</p> <p>(Printed Name of Foreign Representative)</p> <p>Date</p>
<p><b>Signature of Attorney</b></p> <p><b>X /s/Ruth Elin Auerbach</b></p> <p>Signature of Attorney for Debtor(s)</p> <p><b>Ruth Elin Auerbach Bar No. 104191</b></p> <p>Printed Name of Attorney for Debtor(s) / Bar No.</p> <p><b>Law Office of Ruth Auerbach</b></p> <p>Firm Name</p> <p><b>711 Van Ness Avenue #440 San Francisco, CA 94102</b></p> <p>Address</p> <p><b>attorneyruth@sbcglobal.net</b></p> <p><b>(415) 673-0560</b> <b>(415) 673-0562</b></p> <p>Telephone Number</p> <p><b>6/2/2010</b></p> <p>Date</p> <p>*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</p>		<p><b>Signature of Non-Attorney Petition Preparer</b></p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <p><b>Not Applicable</b></p> <p>Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</p> <p>Address</p> <p><b>X Not Applicable</b></p> <p>Date</p> <p>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.</p> <p>Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.</p> <p>If more than one person prepared this document, attach to the appropriate official form for each person.</p> <p><i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</i></p>
<p><b>Signature of Debtor (Corporation/Partnership)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X s/ KUMAR SHAH</b></p> <p>Signature of Authorized Individual</p> <p><b>KUMAR SHAH</b></p> <p>Printed Name of Authorized Individual</p> <p><b>Chief Executive Officer</b></p> <p>Title of Authorized Individual</p> <p><b>6/2/2010</b></p> <p>Date</p>		

United States Bankruptcy Court

Northern District of California

In re:

El Camino Charter Lines, Inc.

Case No.

Chapter

11

**STATEMENT REGARDING AUTHORITY TO SIGN AND FILE PETITION**

I, **Kumar Shah**, declare under penalty of perjury that I am the **Chief Executive Officer** of **El Camino Charter Lines, Inc.**, a **California** Corporation and that on **05/30/2010** the following resolution was duly adopted by the **Kumar Shah and Sanjay Shah** of this Corporation:

"Whereas, it is in the best interest of this Corporation to file a voluntary petition in the United States Bankruptcy Court pursuant to Chapter 11 of Title 11 of the United States Code;

Be It Therefore Resolved, that **KUMAR SHAH, Chief Executive Officer** of this Corporation, is authorized and directed to execute and deliver all documents necessary to perfect the filing of a Chapter 11 voluntary bankruptcy case on behalf of the Corporation; and

Be It Further Resolved, that **KUMAR SHAH, Chief Executive Officer** of this Corporation, is authorized and directed to appear in all bankruptcy proceedings on behalf of the Corporation, and to otherwise do and perform all acts and deeds and to execute and deliver all necessary documents on behalf of the Corporation in connection with such bankruptcy case; and

Be It Further Resolved, that **KUMAR SHAH, Chief Executive Officer** of this Corporation, is authorized and directed to employ **Ruth Elin Auerbach**, attorney and the law firm of **Law Office of Ruth Auerbach** to represent the Corporation in such bankruptcy case."

Executed on: 6/2/2010

Signed: s/ KUMAR SHAH  
Kumar Shah

**United States Bankruptcy Court**  
**Northern District of California**

In re El Camino Charter Lines, Inc., Case No. \_\_\_\_\_  
 Debtor Chapter 11 \_\_\_\_\_

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

<b>(1)</b>	<b>(2)</b>	<b>(3)</b>	<b>(4)</b>	<b>(5)</b>
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i>	<i>Amount of claim [if secured also state value of security]</i>
<b>Key Equipment Finance 3075 Highland Parkway, 7th Floor Downers Grove, IL 60515</b>		<b>Security Agreement</b>		<b>\$12,382.00</b>
			<b>SECURED VALUE:</b>	<b>\$26,200.00</b>
<b>Sanjay Shah 214 Shaw Rd., Suite T South San Francisco, CA 94080</b>				<b>\$105,000.00</b>
<b>Kumar Shah 214 Shaw Rd., Suite T So. San Francisco, CA 94080</b>				<b>\$65,000.00</b>
<b>Wells Fargo Bank California Business Banking MAC A0434-030 555 Twin Dolphin Dr., Suite 370 Redwood City, CA 94065</b>				<b>\$74,236.00</b>
<b>Wells Fargo Bank Cal. Bus. Banking MAC A0434-030 555 Twin Dolphin Drive, Suite 370 Redwood City, CA 94065</b>				<b>\$99,305.00</b>
<b>Focus Business Bank 10 Almaden Blvd., Suite 150 San Jose, CA 95113</b>				<b>\$353,651.00</b>

In re El Camino Charter Lines, Inc., Case No. \_\_\_\_\_  
 Debtor Chapter 11

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
Swift Financial P. O. Box 3023 Milwaukee, WI 53201-3023				\$18,929.00
Valley Pacific Petroleum Services 188A Frank West Circle Stockton, CA 95206				\$53,547.00
TCF Equipment Finance 11100 Wayzata Blvd., Suite 801 Minnetonka, MN 55305				\$63,050.00
TCF Equipment Finance 11100 Wayzata Minnetonka, MN 55305				\$202,608.00
All Points Capital 11241 Willow Rd., NE, Suite 300 Redmond, WA 98052				\$70,291.00
Hanson Bridgett 500 Capital Mall, Suite 1500 Sacramento, CA 95814		DISPUTED		\$44,273.12

In re El Camino Charter Lines, Inc., Case No. \_\_\_\_\_  
 Debtor Chapter 11

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(1)	(2)	(3)	(4)	(5)
<i>Name of creditor and complete mailing address including zip code</i>	<i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	<i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	<i>Indicate if claim is contingent, unliquidated, disputed or subject to setoff</i>	<i>Amount of claim [if secured also state value of security]</i>
Michelle Twers c/o Law Office of Scott M. DeNardo 673 Brannan St., Suite 505 San Francisco, CA 94107			UNLIQUIDATED DISPUTED	\$12,000.00
Silverado Stages, Inc. c/o Law Office of Daniel McGee 697 Higuera St., Sutie C San Luis Obispo, CA 93401			UNLIQUIDATED DISPUTED	\$200,000.00

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, KUMAR SHAH, Chief Executive Officer of the Corporation named as the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date: 6/2/2010

Signature: s/ KUMAR SHAH

KUMAR SHAH ,Chief Executive Officer  
(Print Name and Title)

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C §§ 152 and 3571.

**United States Bankruptcy Court**  
**Northern District of California**

In re El Camino Charter Lines, Inc.,  
 Debtor

Case No. \_\_\_\_\_  
 Chapter 11 \_\_\_\_\_

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	3	\$ 2,808,469.00		
C - Property Claimed as Exempt	NO				
D - Creditors Holding Secured Claims	YES	2		\$ 2,126,824.67	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	3		\$ 1,361,890.12	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	NO	0			\$
J - Current Expenditures of Individual Debtor(s)	NO	0			\$
<b>TOTAL</b>		<b>13</b>	<b>\$ 2,808,469.00</b>	<b>\$ 3,488,714.79</b>	

**In re: El Camino Charter Lines, Inc.**

**Case No.** \_\_\_\_\_  
(If known)

## **SCHEDULE A - REAL PROPERTY**

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
			<b>Total</b>	<b>0.00</b>

(Report also on Summary of Schedules.)

**SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Checking Account at Wells Fargo Bank</b>		<b>36,468.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.	X			
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		<b>Accounts receivable</b>		<b>239,950.00</b>
Accounts receivable.		<b>Deposits owed to Debtor</b>		<b>36,347.00</b>
Accounts receivable.		<b>Fuel Tax Refund</b>		<b>80,545.00</b>
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>Motor Coaches used in debtor's business (see attached list)</b>		<b>2,215,200.00</b>
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		<b>Office equipment (book value \$36,694) and Furniture (book value \$52,006)</b>		<b>88,700.00</b>
29. Machinery, fixtures, equipment and supplies used in business.		<b>WiFi Equipment (\$18,956) and GPS Equipment (\$33,153)</b>		<b>52,109.00</b>
30. Inventory.		<b>parts and materials</b>		<b>59,150.00</b>
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

In re El Camino Charter Lines, Inc.,  
DebtorCase No. \_\_\_\_\_  
(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		2 continuation sheets attached	Total	\$2,808,469.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re El Camino Charter Lines, Inc.

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS** Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.	X	01/25/2007 Security Agreement Motor Coaches used in debtor's business, Vehicle #1035  VALUE \$289,706.00				301,900.00	0.00
All Points Capital 11241 Willow Rd., NE, Suite 300 Redmond, WA 98052							
ACCOUNT NO.	X	01/11/2008 Security Agreement Motor Coaches used in debtor's business - coaches #606 and 607  VALUE \$93,700.00				66,689.80	0.00
All Points Capital 11241 Willow Rd., NE, Suite 300 Redmond, WA 98052							
ACCOUNT NO.	X	01/11/2008 Security Agreement Vehicles #207 and 208  VALUE \$26,200.00				34,582.00	12,382.00
Key Equipment Finance 3075 Highland Parkway, 7th Floor Downers Grove, IL 60515							
ACCOUNT NO.		06/10/2009 Security Agreement Vehicle # 1045  VALUE \$150,000.00				131,768.00	0.00
People's Capital & Leasing 255 Bank Street Waterbury, CT 06702							

2

continuation sheets  
attachedSubtotal >  
(Total of this page)

\$ 534,939.80	\$ 12,382.00
\$	\$

Total >  
(Use only on last page)(Report also on Summary of (If applicable, report  
Schedules) also on Statistical  
Summary of Certain  
Liabilities and  
Related Data.)

In re El Camino Charter Lines, Inc.

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR  HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.	X	08/06/2008 Security Agreement vehicle #1039  VALUE \$350,000.00				318,705.00	0.00
TCF Equipment 11100 Wayzata blvd., Suite 801 Minnetonka, MN 55305							
ACCOUNT NO.	X	03/16/2009 Security Agreement Vehicles #1041 and #1042  VALUE \$503,300.00				421,544.00	0.00
TCF Equipment 11100 Wayzata Blvd., Suite 801 Minnetonka, MN 55305							
ACCOUNT NO.	X	05/31/2006 Security Agreement Vehicle #1032  VALUE \$79,400.00				49,811.00	0.00
TCF Equipment Finance 11100 Wayzata Blvd., Suite 801 Minnetonka, MN 55305							
ACCOUNT NO.	X	08/05/2005 Security Agreement SBA Loan secured by Equipment, Inventory, equipment, vehicles, accounts receivable  VALUE \$720,000.00				712,948.87	0.00
United Security Bank 2126 Inyo Street Fresno, CA 93721							

Sheet no. 1 of 2 continuation  
sheets attached to Schedule of  
Creditors Holding Secured  
ClaimsSubtotal >  
(Total of this page)

\$ 1,503,008.87	\$ 0.00
\$	\$

Total >  
(Use only on last page)(Report also on Summary of (If applicable, report  
Schedules) also on Statistical  
Summary of Certain  
Liabilities and  
Related Data.)

In re El Camino Charter Lines, Inc.

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			09/01/2006 Security Agreement WiFi Equipment, computers and shop equipment  VALUE \$52,109.00				40,722.00	0.00
Wells Fargo Bank 555 Twin Dolphin Dr., Suite 370 Redwood City, CA 94065								
ACCOUNT NO.	X		06/23/2006 Security Agreement Vehicle #1033  VALUE \$79,400.00				48,154.00	0.00
Wells Fargo Equipment Finance 733 Marquette Avenue, Suite 700 Minneapolis, MN 55402								

Sheet no. 2 of 2 continuation  
sheets attached to Schedule of  
Creditors Holding Secured  
ClaimsSubtotal >  
(Total of this page)

\$ 88,876.00	\$ 0.00
\$ 2,126,824.67	\$ 12,382.00

Total >  
(Use only on last page)(Report also on Summary of (If applicable, report  
Schedules) also on Statistical  
Summary of Certain  
Liabilities and  
Related Data.)

In re El Camino Charter Lines, Inc.

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

**Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

**Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

**Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

**Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

**Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

**Deposits by individuals**

Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

**Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

**Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

**Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

In re El Camino Charter Lines, Inc.

Case No. \_\_\_\_\_

(If known)

Debtor

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									<b>\$0.00</b>

Sheet no. 1 of 1 continuation sheets attached to Schedule of  
Creditors Holding Priority Claims

Subtotals ➤  
(Totals of this page)

\$ <b>0.00</b>	\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>		
	\$ <b>0.00</b>	\$ <b>0.00</b>

Total ➤  
(Use only on last page of the completed  
Schedule E. Report also on the Summary of  
Schedules.)

Total ➤  
(Use only on last page of the completed  
Schedule E. If applicable, report also on the  
Statistical Summary of Certain Liabilities  
and Related Data.)

In re El Camino Charter Lines, Inc.  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS** Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR <small>HUSBAND, WIFE, JOINT OR COMMUNITY</small>	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM.  IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						70,291.00
All Points Capital 11241 Willow Rd., NE, Suite 300 Redmond, WA 98052		06/01/2007 operating lease for Unit #1038				
ACCOUNT NO.	X					353,651.00
Focus Business Bank 10 Almaden Blvd., Suite 150 San Jose, CA 95113		SBA Loan (has filed UCC, but no equity in collateral to cover loan)				
ACCOUNT NO.		attorneys' fees	X			44,273.12
Hanson Bridgett 500 Capital Mall, Suite 1500 Sacramento, CA 95814						
ACCOUNT NO.		shareholder loans to debtor				65,000.00
Kumar Shah 214 Shaw Rd., Suite T So. San Francisco, CA 94080						
ACCOUNT NO.		04/13/2010 wage claims and incidental charges	X	X		12,000.00
Michelle Twers c/o Law Office of Scott M. DeNardo 673 Brannan St., Suite 505 San Francisco, CA 94107						

2 Continuation sheets attached

Subtotal ➤ \$ 545,215.12

Total ➤

\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

In re El Camino Charter Lines, Inc.

Debtor

Case No.

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							105,000.00
Sanjay Shah 214 Shaw Rd., Suite T South San Francisco, CA 94080			shareholder loans to debtor				
ACCOUNT NO.			01/14/2010 tort claims		X	X	200,000.00
Silverado Stages, Inc. c/o Law Office of Daniel McGee 697 Higuera St., Sutie C San Luis Obispo, CA 93401							
ACCOUNT NO.			working capital loan				18,929.00
Swift Financial P. O. Box 3023 Milwaukee, WI 53201-3023							
ACCOUNT NO.			12/01/2006 equipment lease for Vehicle 1034				202,608.00
TCF Equipment Finance 11100 Wayzata Minnetonka, MN 55305							
ACCOUNT NO.			06/01/2005 equipment lease for vehicles 1029				63,050.00
TCF Equipment Finance 11100 Wayzata Blvd., Sutie 801 Minnetonka, MN 55305							

Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal ➤ \$ **589,587.00**  
Total ➤ \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

In re El Camino Charter Lines, Inc.

Debtor

Case No.

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							53,547.00
Valley Pacific Petroleum Services 188A Frank West Circle Stockton, CA 95206			gasoline				
ACCOUNT NO.	X						99,305.00
Wells Fargo Bank Cal. Bus. Banking MAC A0434-030 555 Twin Dolphin Drive, Suite 370 Redwood City, CA 94065			Business line of credit				
ACCOUNT NO.	X						74,236.00
Wells Fargo Bank California Business Banking MAC A0434-030 555 Twin Dolphin Dr., Suite 370 Redwood City, CA 94065			working capital loan				

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$ 227,088.00
	\$ 1,361,890.12
Total >	

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

In re: El Camino Charter Lines, Inc. Case No. \_\_\_\_\_  
 Debtor (If known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
All Points Capital 11241 Willow Rd., NE, Suite 300 Redmond, WA 98052	Lease for Vehicle #1038
TCF Equipment 11100 Wayzata blvd., Suite 801 Minnetonka, MN 55305	Lease of Unit 1034
TCF Equipment 11100 Wayzata blvd., Suite 801 Minnetonka, MN 55305	Lease for Vehicle #1029

In re: El Camino Charter Lines, Inc.

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE H - CODEBTORS** Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Kumar Shah</b>  Kumar Shah 129 Belvale Drive, Los Gatos, CA 95032	<b>All Points Capital</b> 11241 Willow Rd., NE, Suite 300 Redmond, WA 98052
<b>Sanjay Shah</b>  Sanjay Shah 1 Heritage Place Messina, NY 13662	
<b>Kumar Shah</b>  Kumar Shah 10 Almaden Blvd., Suite 150 San Jose, CA 95113	<b>Focus Business Bank</b> 10 Almaden Blvd., Suite 150 San Jose, CA 95113
<b>Kumar Shah</b>  Sanjay Shah	<b>Key Equipment Finance</b> 3075 Highland Parkway, 7th Floor Downers Grove, IL 60515
<b>Kumar Shah</b>  Kumar Shah  Sanjay Shah	<b>TCF Equipment</b> 11100 Wayzata blvd., Suite 801 Minnetonka, MN 55305
<b>Kumar Shah</b>  Sanjay Shah  Sanjay Shah	<b>TCF Equipment</b> 11100 Wayzata Blvd., Suite 801 Minnetonka, MN 55305
<b>Kumar Shah</b>  Sanjay Shah	<b>TCF Equipment</b> 11100 Wayzata blvd., Suite 801 Minnetonka, MN 55305
<b>Kumar Shah</b>  Sanjay Shah	<b>TCF Equipment</b> 11100 Wayzata Blvd., Suite 801 Minnetonka, MN 55305
<b>Kumar Shah</b>  Sanjay Shah	<b>TCF Equipment Finance</b> 11100 Wayzata Blvd., Suite 801 Minnetonka, MN 55305
<b>Kumar Shah</b>  Sanjay Shah	<b>United Security Bank</b> 2126 Inyo Street Fresno, CA 93721

In re: **El Camino Charter Lines, Inc.**

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE H - CODEBTORS** Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Kumar Shah</b>	<b>Wells Fargo Bank California Business Banking MAC A0434-030 555 Twin Dolphin Dr., Suite 370 Redwood City, CA 94065</b>
<b>Kumar Shah</b>	<b>Wells Fargo Bank Cal. Bus. Banking MAC A0434-030 555 Twin Dolphin Drive, Suite 370 Redwood City, CA 94065</b>
<b>Kumar Shah</b>	<b>Wells Fargo Equipment Finance 733 Marquette Avenue, Suite 700 Minneapolis, MN 55402</b>
<b>Sanjay Shah</b>	

**UNITED STATES BANKRUPTCY COURT**  
**Northern District of California**

In re: **El Camino Charter Lines, Inc.**

Case No. \_\_\_\_\_

Chapter **11**

**BUSINESS INCOME AND EXPENSES**

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

**PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:**

1. Gross Income For 12 Months Prior to Filing: \$ 4,653,154.00

**PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:**

2. Gross Monthly Income: \$ 387,763.00

**PART C - ESTIMATED FUTURE MONTHLY EXPENSES:**

3. Net Employee Payroll (Other Than Debtor)	<u>\$ 141,977.00</u>
4. Payroll Taxes	<u>10,861.00</u>
5. Unemployment Taxes	<u>1,136.00</u>
6. Worker's Compensation	<u>5,665.00</u>
7. Other Taxes	<u>1,562.00</u>
8. Inventory Purchases (Including raw materials)	<u>7,800.00</u>
9. Purchase of Feed/Fertilizer/Seed/Spray	<u>0.00</u>
10. Rent (Other than debtor's principal residence)	<u>14,699.00</u>
11. Utilities	<u>566.00</u>
12. Office Expenses and Supplies	<u>1,000.00</u>
13. Repairs and Maintenance	<u>31,914.00</u>
14. Vehicle Expenses	<u>45,000.00</u>
15. Travel and Entertainment	<u>1,331.00</u>
16. Equipment Rental and Leases	<u>17,896.00</u>
17. Legal/Accounting/Other Professional Fees	<u>5,000.00</u>
18. Insurance	<u>9,555.00</u>
19. Employee Benefits (e.g., pension, medical, etc.)	<u>6,204.00</u>
20. Payments to Be Made Directly By Debtor to Secured Creditors For Pre-Petition Business Debts (Specify): <b>Loan payments to lenders on vehicles and equipment</b>	<u>44,812.00</u>

21. Other (Specify):

<b>Cost of goods (other than Fuel-ins-maintenance)</b>	<u>27,500.00</u>
<b>Payroll Processing</b>	<u>350.00</u>
<b>Office supplies, fees, etc.</b>	<u>9,500.00</u>
<b>Operation expenses</b>	<u>3,700.00</u>
<b>Sales &amp; Marketing</b>	<u>2,900.00</u>

22. Total Monthly Expenses (Add items 3 - 21) \$ 390,928.00

**PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:**

23. AVERAGE NET MONTHLY INCOME (Subtract Item 22 from Item 2) \$ (3,165.00)

In re El Camino Charter Lines, Inc.  
Debtor

Case No. \_\_\_\_\_  
(If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

(NOT APPLICABLE)

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I **KUMAR SHAH**, the Chief Executive Officer of the Corporation named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 17 sheets (*Total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date 6/2/2010

Signature: s/ KUMAR SHAH

**KUMAR SHAH Chief Executive Officer**

[Print or type name of individual signing on behalf of debtor.]

*[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]*

**UNITED STATES BANKRUPTCY COURT**  
**Northern District of California**

In re: El Camino Charter Lines, Inc.,  
 Debtor

Case No. \_\_\_\_\_  
 (If known)

**STATEMENT OF FINANCIAL AFFAIRS**

**1. Income from employment or operation of business**

None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
5,838,102.00	Income from operation of business	2008
4,731,643.00	Income from operation of business	2009
1,715,995.00	Income from operation of business	2010 to date

**2. Income other than from employment or operation of business**

None  State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
--------	--------	--------------------

**3. Payments to creditors**

**Complete a. or b., as appropriate, and c.**

None  a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
------------------------------	-------------------	-------------	--------------------

None  b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	---------------------------------	---	--------------------------

\*Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None  c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	--------------------	----------------	-----------------------

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None  a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATIO	STATUS OR DISPOSITION
<b>Silverado Stages v. El Camino Charter Lines, etc., et al.</b> CIV490353	<b>business tort claims</b>	<b>San Mateo Superior Court</b>	<b>pending</b>
<b>Twers v. El Camino, et al.</b> CLJ494023	<b>Wage claims</b>	<b>San Mateo Superior Court</b>	<b>pending</b>

None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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## 5. Repossessions, foreclosures and returns

None  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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## 6. Assignments and receiverships

None  a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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## 7. Gifts

None  List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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## 8. Losses

None  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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## 9. Payments related to debt counseling or bankruptcy

None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Ruth Auerbach 711 Van Ness Ave., #440 San Francisco, CA 94102	6/1/2010	\$11,039.00

## 10. Other transfers

None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR INTEREST IN PROPERTY

## 11. Closed financial accounts

None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING

## 12. Safe deposit boxes

None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITOR	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY

**13. Setoffs**

None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None  List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None  If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None  a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None  b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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## 18. Nature, location and name of business

None  a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
El Camino Trailways		214 Shaw Rd. Suite T So. San Francisco, CA 94080	charter transportation services	

None  b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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## 19. Books, records and financial statements

None  a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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None  b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None  c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None  d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

## 20. Inventories

None  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

<u>DATE OF INVENTORY</u>	<u>INVENTORY SUPERVISOR</u>	<u>DOLLAR AMOUNT OF INVENTORY</u> (Specify cost, market or other basis)
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None  b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

<u>DATE OF INVENTORY</u>	<u>NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS</u>
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## 21. Current Partners, Officers, Directors and Shareholders

None  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

<u>NAME AND ADDRESS</u>	<u>NATURE OF INTEREST</u>	<u>PERCENTAGE OF INTEREST</u>
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None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

<u>NAME AND ADDRESS</u>	<u>TITLE</u>	<u>NATURE AND PERCENTAGE OF STOCK OWNERSHIP</u>
<b>Kumar Shah</b> 129 Belvale Drive Los Gatos, CA 95032	<b>CEO</b>	<b>50% owner</b>
<b>Sanjay Shah</b> 1 Heritage Place Messina, NY 13662	<b>Trustee</b>	<b>50% owner</b>

## 22. Former partners, officers, directors and shareholders

None  a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

<u>NAME</u>	<u>ADDRESS</u>	<u>DATE OF WITHDRAWAL</u>
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None  b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

<u>NAME AND ADDRESS</u>	<u>TITLE</u>	<u>DATE OF TERMINATION</u>
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### 23. Withdrawals from a partnership or distributions by a corporation

None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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### 24. Tax Consolidation Group.

None  If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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### 25. Pension Funds.

None  If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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\* \* \* \* \*

*[If completed on behalf of a partnership or corporation]*

I, declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date 6/2/2010

Signature s/ KUMAR SHAH

**KUMAR SHAH, Chief Executive Officer**

Print Name and Title

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

       continuation sheets attached

UNITED STATES BANKRUPTCY COURT  
Northern District of California

In re: El Camino Charter Lines, Inc. Case No. \_\_\_\_\_  
Debtor Chapter 11 \_\_\_\_\_

**DISCLOSURE OF COMPENSATION OF ATTORNEY  
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$ <u>25,000.00</u>
Prior to the filing of this statement I have received	\$ <u>10,000.00</u>
Balance Due	\$ <u>15,000.00</u>

2. The source of compensation paid to me was:

Debtor  Other (specify) \_\_\_\_\_

3. The source of compensation to be paid to me is:

Debtor  Other (specify) \_\_\_\_\_

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d) Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e) [Other provisions as needed]

**Fees are to be charged at \$300/hr. subject to Bankruptcy Court Approval**

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

**None**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 6/2/2010

/s/Ruth Elin Auerbach

Ruth Elin Auerbach, Bar No. 104191

Law Office of Ruth Auerbach

Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA

El Camino Charter Lines, Inc.

No.:

Debtor/

**STATEMENT PURSUANT TO RULE 2016(B)**

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:

a) For legal services rendered or to be rendered in contemplation of and in connection with this case.....	\$ <b>25,000.00</b>
b) Prior to the filing of this statement, debtor(s) have paid.....	\$ <b>10,000.00</b>
c) The unpaid balance due and payable is.....	\$ <b>15,000.00</b>
3. **\$ 1,039.00** of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:  
**\$11,039.00**
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

Dated: **6/2/2010**

Respectfully submitted,

**/s/Ruth Elin Auerbach**

Attorney for Debtor:

**Ruth Elin Auerbach**

**Law Office of Ruth Auerbach**

**711 Van Ness Avenue #440**

**San Francisco, CA 94102**

**attorneyruth@sbcglobal.net**

**Phone: (415) 673-0560 Fax: (415) 673-0562**

**California State Bar No.: 104191**

**Email: attorneyruth@sbcglobal.net**

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA

In re: El Camino Charter Lines, Inc.  
Debtor

Case No. \_\_\_\_\_  
Chapter 11

## VERIFICATION OF CREDITOR MATRIX

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 3 sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated: 6/2/2010

Signed: s/ KUMAR SHAH  
KUMAR SHAH

Signed: /s/Ruth Elin Auerbach  
**Ruth Elin Auerbach**  
Attorney for Debtor(s)  
Bar no.: **104191**  
**Law Office of Ruth Auerbach**  
**711 Van Ness Avenue #440**  
**San Francisco, CA 94102**  
**attorneyruth@sbcglobal.net**  
Telephone No.: **(415) 673-0560**  
Fax No.: **(415) 673-0562**  
E-mail address: **attorneyruth@sbcglobal.net**

TCF Equipment  
11100 Wayzata Blvd., Suite 801  
Minnetonka, MN 55305

All Points Capital  
11241 Willow Rd., NE, Suite 300  
Redmond, WA 98052

Focus Business Bank  
10 Almaden Blvd., Suite 150  
San Jose, CA 95113

Hanson Bridgett  
500 Capital Mall, Suite 1500  
Sacramento, CA 95814

Key Equipment Finance  
3075 Highland Parkway, 7th Floor  
Downers Grove, IL 60515

Kumar Shah

Kumar Shah  
129 Belvale Drive,  
Los Gatos, CA 95032

Kumar Shah  
214 Shaw Rd., Suite T  
So. San Francisco, CA 94080

Michelle Twers  
c/o Law Office of Scott M. DeNardo  
673 Brannan St., Suite 505  
San Francisco, CA 94107

People's Capital & Leasing  
255 Bank Street  
Waterbury, CT 06702

Sanjay Shah  
214 Shaw Rd., Suite T  
South San Francisco, CA 94080

Sanjay Shah

Sanjay Shah  
1 Heritage Place  
Messina, NY 13662

Silverado Stages, Inc.  
c/o Law Office of Daniel McGee  
697 Higuera St., Suite C  
San Luis Obispo, CA 93401

Swift Financial  
P. O. Box 3023  
Milwaukee, WI 53201-3023

TCF Equipment  
11100 Wayzata blvd., Suite 801  
Minnetonka, MN 55305

TCF Equipment Finance  
11100 Wayzata Blvd., Suite 801  
Minnetonka, MN 55305

TCF Equipment Finance  
11100 Wayzata  
Minnetonka, MN 55305

TCF Equipment Finance  
11100 Wayzata Blvd., Suite 801  
Minnetonka, MN 55305

United Security Bank  
2126 Inyo Street  
Fresno, CA 93721

Valley Pacific Petroleum Services  
188A Frank West Circle  
Stockton, CA 95206

Wells Fargo Bank  
California Business Banking  
MAC A0434-030  
555 Twin Dolphin Dr., Suite 370  
Redwood City, CA 94065

Wells Fargo Bank  
Cal. Bus. Banking MAC A0434-030  
555 Twin Dolphin Drive, Suite 370  
Redwood City, CA 94065

Wells Fargo Bank  
555 Twin Dolphin Dr., Suite 370  
Redwood City, CA 94065

Wells Fargo Equipment Finance  
733 Marquette Avenue, Suite 700  
Minneapolis, MN 55402